

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on May 15, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lashawn M. Lockley  
aka LaShawn Michele Lockley  
4007 Deloak Ave  
Richmond, VA 23224

Case Number: 13-32701-DOT  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-4560

Attorney for Debtor(s) (name and address):

Jessica L. Fellows  
America Law Group Inc.  
2800 N. Parham Road  
Suite 100  
Henrico, VA 23294  
Telephone number: (804) 308-0051

Bankruptcy Trustee (name and address):

Carl M. Bates  
P. O. Box 1819  
Richmond, VA 23218  
Telephone number: (804) 237-6800

**Meeting of Creditors**

Date: **June 13, 2013**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **September 11, 2013**

For a governmental unit: **November 12, 2013**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: August 12, 2013**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **July 10, 2013**

Time: **11:10 AM**

Location: **Judge Tice – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**MeVCIS 24-hour case information:**

Toll Free 1-866-222-8029

Date: May 16, 2013

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.</b> <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://vaeb.uscourts.gov/ebn/index.htm">http://vaeb.uscourts.gov/ebn/index.htm</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Lashawn M. Lockley  
 Debtor

Case No. 13-32701-DOT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: luedeckert  
 Form ID: B9I

Page 1 of 3  
 Total Noticed: 50

Date Rcvd: May 16, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2013.

db  
 11794218 +Lashawn M. Lockley, 4007 Deloak Ave, Richmond, VA 23224-3309  
 11794217 +1005 Porter St. LC, 16415 Locust Hill Dr, Rockville, VA 23146-1845  
 +America Law Group, Inc., t/a Debt Law Group, 2800 N Parham Rd, Ste 100,  
 Henrico, VA 23294-4409  
 11794220 +Armstrong Law LLC, 10301 Memory Lane, Suite 201, Chesterfield, VA 23832-8814  
 11794224 +CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
 11794222 #Car Financial Services, 11020 David Taylor Dr, Ste 115, Charlotte, NC 28262-1102  
 11794223 +Car Financial Services, attn: Bankruptcy, 59 Skyline Dr. Ste 1700, Lake Mary, FL 32746-7111  
 11794227 +Commonwealth Lab Consultants, PO Box 36559, Richmond, VA 23235-8011  
 11794228 +Consumer Recovery Ass., 2697 International Pkwy, Virginia Beach, VA 23452-7838  
 11794229 +Consumer Recovery Asso, 2697 International Pkwy, Virginia Beach, VA 23452-7838  
 11794230 +Contract Callers, Inc, PO Box 212489, Augusta, GA 30917-2489  
 11794233 +Dynamic Recovery Solutions, PO Box 25759, Greenville, SC 29616-0759  
 11794234 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837  
 11794236 +Equidata, Attn: Bankruptcy, PO Box 6610, Newport News, VA 23606-0610  
 11794238 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focused Recovery Solutions, 9701 Metropolitan Court, Suite B,  
 Richmond, VA 23236-0000)  
 11794239 +Grand Oaks, 5301 Grand Oaks Forrest Circle, Chester, VA 23831-4204  
 11794240 +Harris & Harris Ltd, 111 W Jackson Blvd S-400, Chicago, IL 60604-4135  
 11794241 +Insight Physicians, PO Box 9577, Henrico, VA 23228-0577  
 11794242 +Internal Medicine, 6900 Forest Ave, Suite 300, Richmond, VA 23230-1730  
 11794247 +National Credit Adjustment, PO Box 3023, Hutchinson, KS 67504-3023  
 11794248 +National Credit System, Attn: Bankruptcy, PO Box 312125, Atlanta, GA 31131-2125  
 11794249 +Ncc Business Svcs Inc, 3733 University Blvd W, Jacksonville, FL 32217-2109  
 11794252 +Patient First, PO Box 758941, Baltimore, MD 21275-8941  
 11794253 +Payliance, Attention: Disputes, 3 Easton Oval Suite 210, Columbus, OH 43219-6011  
 11794256 +Tabac LC, 305 North Thompson, Richmond, VA 23221-2209  
 11794257 +Tabac LC, 305 North Thompson St, Richmond, VA 23221-2209  
 11794258 +UDR / Dominion Creekwood, 5541 Olde West Court, Henrico, VA 23228-1731  
 11794259 +US Dept Of Education, Attn: Borrowers Service Dept, P.O. Box 5609,  
 Greenville, TX 75403-5609  
 11794261 +Virginia Emergency Physicians, 2621 Grove Ave, Richmond, VA 23220-4308  
 11794262 +Virginia Emergency Physicians, 1602 Skipwith Rd, Henrico, VA 23229-5205  
 11794263 +Virginia Physicians, 6900 Forest Ave, Suite 300, Richmond, VA 23230-1730

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: fellows.jl@gmail.com May 17 2013 04:39:10 Jessica L. Fellows,  
 America Law Group Inc., 2800 N. Parham Road, Suite 100, Henrico, VA 23294  
 tr +E-mail/Text: station01@richchap13.com May 17 2013 08:41:58 Carl M. Bates, P. O. Box 1819,  
 Richmond, VA 23218-1819  
 11794219 +EDI: RMCB.COM May 17 2013 04:53:00 American Medical Collection, 4 Westchester Plaza,  
 Building 4, Elmsford, NY 10523-1615  
 11794226 +EDI: HCA2.COM May 17 2013 04:53:00 CJW Medical Center, PO Box 740760,  
 Cincinnati, OH 45274-0760  
 11794221 +EDI: CAPIO.COM May 17 2013 04:53:00 Capio Partners LLC, 2222 Texoma Pkwy Ste 150,  
 Sherman, TX 75090-2481  
 11794225 +E-mail/Text: lmccollum@courts.state.va.us May 17 2013 07:46:26 Chesterfield County GDC,  
 Traffic/Criminal, P. O. Box 144, Chesterfield, VA 23832-0910  
 11794231 +EDI: CMIGROUP.COM May 17 2013 04:48:00 Credit Management LP, Attention: Bankruptcy Dept,  
 PO Box 118288, Carrollton, TX 75011-8288  
 11794232 +E-mail/Text: TAMAR.GADE@DRIVETIME.COM May 17 2013 06:48:54 DT Credit Co, PO Box 29018,  
 Phoenix, AZ 85038-9018  
 11794235 +E-mail/Text: bknotice@erccollections.com May 17 2013 09:16:18 Enhanced Recovery Corp,  
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 11794237 +EDI: AMINFOFP.COM May 17 2013 04:53:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 11794243 +EDI: IRS.COM May 17 2013 04:48:00 Internal Revenue Service, 400 N. 8th Street Box 76,  
 Stop Room #98, Richmond, VA 23219-0000  
 11794244 +EDI: IRS.COM May 17 2013 04:48:00 Internal Revenue Service, Insolvency Unit, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 11794245 E-mail/Text: mgr@collection-professionals.com May 17 2013 07:48:09 Marauder Corporation,  
 74923 Highway 111, Indian Wells, CA 92210-0000  
 11794246 +EDI: MID8.COM May 17 2013 04:53:00 Midland Funding, 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255  
 11794250 +E-mail/Text: bankruptcydepartment@ncogroup.com May 17 2013 09:40:02 Nco Fin/38,  
 2360 Campbell Crk Ste 50, Richardson, TX 75082-4452  
 11794251 +E-mail/Text: skakalis@nicfn.com May 17 2013 05:10:41 Nicholas Financial Inc,  
 2454 McMullen Booth Road, Clearwater, FL 33759-1343  
 11794254 +E-mail/Text: ldunham@rbcvlaw.com May 17 2013 04:59:07 Randolph, Boyd, Cherry, Vaughn,  
 14 East Main Street, Richmond, VA 23219-2110  
 11794255 +E-mail/Text: colleen.atkinson@rmscollect.com May 17 2013 06:47:31 Receivable Management,  
 7206 Hull Street Rd, Suite 211, North Chesterfield, VA 23235-5826

District/off: 0422-7

User: luedeckert  
Form ID: B9I

Page 2 of 3  
Total Noticed: 50

Date Rcvd: May 16, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

11794260 +EDI: AFNIVZWIRE.COM May 17 2013 04:53:00 Verizon Wireless, Bankruptcy Administration,  
P.O. Box 3397, Bloomington, IL 61702-3397

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

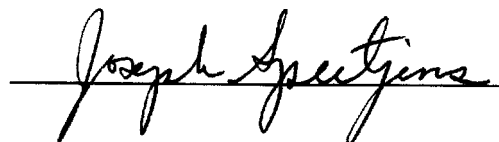
Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-7

User: luedeckert  
Form ID: B9I

Page 3 of 3  
Total Noticed: 50

Date Rcvd: May 16, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2013 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,  
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c  
om

Jessica L. Fellows on behalf of Debtor Lashawn M. Lockley fellows.jl@gmail.com,  
thedebtlawgroupmail@gmail.com;sherricwilmoth@gmail.com;2debtlawgroup@gmail.com

TOTAL: 2